

Masking Private Billing Data By Assigning Other Billing Data To Us In Commerce With Businesses

ABSTRACT

A method and apparatus for shielding a user's private billing data, such as credit card information, or other billing arrangements, but distributing different billing data to businesses during commerce therewith. Also disclosed is assigning the different billing data through real-time and advance distribution of the different billing data to a user, as well . Also disclosed is validating the correctness of a charge through confirmation of the charge with a financial institution, such as a bank, and by comparing itemized charges against expected charges identified by the user.

Express Mail Label No. EL414991054US